

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A computer system for managing information relating to credit of a customer, the computer system comprising:

a credit information manager component ~~which communicates credit information with,~~ implemented on a computer, that obtains an external credit score from third party credit information providers, and providers, and collects credit information ~~data~~ about the customer, wherein collecting credit information ~~data~~ includes analyzing internal customer data, obtaining customer data from at least one business partner, monitoring credit data validity, and automatically updating credit data;

a credit limit manager component, implemented on the computer, which manages credit limit master data by calculating open and used credit for ~~said the~~ customer;

a credit decision support component, implemented on the computer, which performs analyses of accounting information relating to ~~said the~~ customer; and

a credit rules engine, implemented on the computer, which:

receives the collected credit data from the credit information manager; and

~~generates~~ calculates an internal credit scoring score and internal credit limits by ~~applying credit rules to~~ combining:

~~the credit information;~~

the external credit score;

the credit data received from the credit
information manager;

the credit limit master data;

the calculated open and used credit; and

the accounting information ~~relating to said~~
related to the customer.

2. (Cancelled)

3. (Cancelled).

4. (Currently Amended) A ~~credit management computer~~ system as in claim 1, wherein
said the accounting information comprises at least one of sales volume information,
dunning information, and payment history information.

5. (Currently Amended) A ~~credit management computer~~ system as in claim 1, wherein
said ~~credit rules are further applied by said the~~ credit rules engine to includes
customer information input into said the credit management system when calculating
the internal credit score and the internal credit limits, said the customer information
comprising customer profession and age information.

6. (Currently Amended) A computer-implemented method of automatically performing
a credit check relating to a customer, comprising the steps of:

obtaining, by a computer, an external credit ~~scoring~~ score from at least
one external credit information provider;

obtaining, by ~~[[a]] the computer, information relating to~~ calculated open
and used credit for ~~said the customer~~;

obtaining, by ~~[[a]] the computer~~, credit data about the customer, wherein
obtaining credit data includes analyzing internal customer data,
obtaining customer data from at least one business partner,
monitoring credit data validity, and automatically updating credit
data;

obtaining, by the computer, accounting information for the customer;

obtaining, by the computer, credit limit master data;

~~generating-calculating~~, by ~~[[a]] the computer~~, an internal credit ~~scoring-~~
score and internal credit limits by ~~applying credit scoring rules to-~~
combining:

~~the credit information;~~

~~the external credit score;~~

~~the obtained credit data received from the credit information-~~
~~manager;~~

~~the credit limit master data;~~

~~the calculated open and used credit; and~~

~~the accounting information relating to said customer; and~~

storing, by ~~[[a]] the computer~~, ~~said the internal credit score and the~~
internal credit limits.

7. (Currently Amended) A method of automatically performing a credit check as in claim 6, wherein ~~applying credit scoring rules comprises calculating~~ the computer calculates the internal credit ~~scoring score~~ prior to calculating said ~~the~~ internal credit limits, and ~~said the~~ internal credit ~~scoring score~~ is used to calculate said ~~the~~ internal credit limits.
8. (Currently Amended) A method of automatically performing a credit check as in claim 7, further comprising the step of storing said ~~the~~ internal credit ~~scoring score~~.
9. (Cancelled).
10. (Currently Amended) A method of automatically performing a credit check as in claim 6, wherein ~~said the~~ accounting information comprises at least one of sales volume information, dunning information ~~and~~, or payment history information.
11. (Currently Amended) A method of automatically performing a credit check as in claim 6, wherein ~~said applying credit scoring rules further comprises applying credit scoring rules to the computer~~ includes customer personal information when calculating the internal credit score and the internal credit limits, said the customer personal information comprising profession and age information.
12. (Currently Amended) A computer-implemented method of automatically updating a customer's internal credit ~~scoring, said score, the~~ method comprising the steps of:
- receiving, by a computer, an updated external credit ~~scoring score~~ from at least one external credit information provider;
- storing, by [[a]] the computer, said the updated external credit ~~scoring score~~;

collecting, by [[a]] the computer, credit data about the customer, wherein
collecting credit data includes analyzing internal customer data,
obtaining customer data from at least one business partner,
monitoring credit data validity, and automatically updating credit
data;

calculating, by [[a]] the computer, open and used credit for ~~said-the~~
customer;

receiving, by the computer, credit limit master data;

storing, by [[a]] the computer, ~~said-the~~ calculated open and used credit
information;

retrieving, by [[a]] the computer, updated accounting information ~~relating-to~~
~~said-related to the~~ customer;

performing analyses, by [[a]] the computer, of accounting information
~~relating-to said-related to the~~ customer;

generating, calculating, by [[a]] the computer, the new internal credit
scoring-score and internal credit limits by ~~applying-credit-rules-to-~~
~~combining:~~

~~the credit information;~~

the external credit score;

the collected credit data received from the credit information
manager;

the credit limit master data;

the calculated open and used credit; and

the accounting information relating to ~~said-the~~ customer; and

storing, by [[a]] the computer, ~~said-the~~ new internal credit ~~scoring-score~~.

13. (Currently Amended) A method of automatically updating a customer's internal credit ~~scoring score~~ as in claim 12, further comprising the step of requesting ~~said the~~ updated external credit ~~scoring score~~ from ~~said the~~ at least one external credit information provider.
14. (Currently Amended) A method of automatically updating a customer's internal credit ~~scoring score~~ as in claim 12, further comprising the steps of:
- determining if ~~said the~~ internal credit ~~scoring score~~ is still valid;
 - determining if ~~said the~~ customer is active; and
 - if ~~said the~~ customer is not active, adding ~~said the~~ customer to an inactive list and not updating ~~said the~~ customer's internal credit ~~scoring score~~.
15. (Currently Amended) A method of automatically updating a customer's internal credit ~~scoring score~~ as in claim 14, wherein if ~~said the~~ customer is not active, erasing a stored credit limit and credit ~~scoring score~~ for ~~said the~~ customer.
16. (Currently Amended) A computer-implemented method of automated credit limit monitoring for a customer, comprising the steps of:
- receiving, by a computer, internal accounting information collectively providing an indication of exposure for ~~said the~~ customer, wherein ~~said the~~ internal accounting information comprises data relating to open items, new orders, ~~and~~ unbilled items, and billed but not posted items;
 - calculating, by [[a]] the computer, a total exposure from ~~said the~~ internal accounting information, wherein the total exposure comprises a

total of the open items, the new orders, the unbilled items, and the billed but not posted items;

determining, by ~~[[a]]~~ the computer, if ~~said~~ the total exposure is ~~within a predetermined~~ greater than a threshold level of ~~said~~ the internal credit limit ~~or higher~~; and

~~if said~~ triggering an event for follow-up, by ~~the~~ the computer, if the total exposure is ~~within a predetermined~~ greater than the threshold level of ~~said~~ the internal credit limit ~~or higher~~, ~~triggering an event for follow-up~~; and

updating, by ~~[[a]]~~ the computer, ~~an~~ an internal credit ~~scoring~~ score and internal credit limit for ~~said~~ the customer.

17. (Cancelled).

18. (Currently Amended) A method of automated credit limit monitoring as in claim 16, further comprising the step of setting a ~~new~~ validity date for ~~said~~ the updated internal credit ~~scoring~~ score and internal credit limit.

19. (Currently Amended) A computer-implemented method ~~of automated exposure monitoring~~ for monitoring credit exposure, comprising the steps of:

obtaining, by a computer, internal accounting information relating to a customer, wherein ~~said~~ the internal accounting information comprises data relating to open items, new orders, ~~and unbilled items~~ and billed but not posted items;

calculating, by ~~[[a]]~~ the computer, an internal accounting information total ~~total~~ total, wherein the internal accounting information total ~~total~~ comprises

a total of the open items, the new orders, the unbilled items, and the billed but not posted items;

determining, by [[a]] the computer, if ~~said~~ the internal accounting information total exceeds an internal credit limit of ~~said the~~ customer; and

~~if said triggering an event, by the computer, when the~~ internal accounting information total ~~does exceed said exceeds the~~ internal credit limit, ~~triggering an event.~~

20. (Currently Amended) A method ~~of automated exposure monitoring~~ as in claim 19, wherein ~~said the~~ event comprises storing ~~said the~~ internal accounting information total.

21. (Currently Amended) A method ~~of automated exposure monitoring~~ as in claim 19, wherein ~~said the~~ event comprises storing a difference between ~~said the~~ internal accounting information total and ~~said the~~ internal credit limit.

22. (Currently Amended) A method ~~of automated exposure monitoring~~ as in claim 19, wherein ~~said the~~ method is run upon ~~said the~~ customer placing a new order.

23. (Currently Amended) A method ~~of automated exposure monitoring~~ as in claim 22, wherein if ~~said the~~ internal accounting information total does not exceed ~~said the~~ internal credit limit, ~~said the~~ new order is approved.

24. (Currently Amended) A method ~~of automated exposure monitoring~~ as in claim 19, wherein ~~said the~~ event comprises declining ~~said a~~ new order.

25. (Currently Amended) A method of automated exposure monitoring as in claim 19, wherein said the method is run periodically.

26. (Cancelled).

27. (Currently Amended) A method of ~~automated exposure monitoring~~ as in claim 19, wherein a ~~plurality of different systems provide~~ said the internal accounting information is obtained from a plurality of different systems.

28. (Currently Amended) A computer-implemented method of automatically preparing a credit checklist comprising the steps of:

obtaining, by a computer, a first ~~plurality of customer records~~ list of customers from an accounts receivable system;

obtaining, by ~~[[a]] the~~ computer, a second ~~plurality of customer records~~ list of customers from a billing system; and

~~taking~~collecting, by ~~[[a]] the~~ computer, a predetermined percentage of the first ~~plurality of customer records reported by the accounts-receivable system~~ list of customers, a predetermined percentage of the second ~~plurality of customer records reported by the billing-system~~ list of customers, critical customer records received, and suspicious customer records received, and preparing a report therefrom.

29. (Cancelled).

30. (Currently Amended) A computer-readable medium storing instructions, which when executed by a processor, cause the processor to perform a method, the method comprising:

obtaining, using the processor, an external credit ~~scoring score~~ from at least one external credit information provider;

obtaining, using the processor, information relating to calculated open and used credit for ~~said a~~ customer;

obtaining, using the processor, accounting information for the customer;

obtaining, using the processor, credit limit master data;

obtaining, using the processor, credit data about the customer, wherein
obtaining credit data includes analyzing internal customer data,
obtaining customer data from at least one business partner,
monitoring credit data validity, and automatically updating credit data;

applying ~~credit scoring rules to the credit information~~ calculating, using the processor, an internal credit score and internal credit limits by combining the external credit score, the obtained credit data received from the credit information manager, the credit limit master data, the calculated open and used credit, and the accounting information relating to said related to the customer to generate internal credit scoring and internal credit limits; and

storing ~~said~~, using the processor, the internal credit score and the internal credit limits.

31. (Currently Amended) The computer-readable medium of claim 30, wherein said the accounting information comprises at least one of sales volume information, dunning information, and payment history information.

32. (Currently Amended) The computer-readable medium of claim 30, wherein ~~said credit rules are further applied by said credit rules engine to the processor~~ includes customer personal information input into ~~said the~~ credit management system when calculating the internal credit score and the internal credit limits, ~~said the~~ customer personal information comprising customer profession and age information.
33. (Currently Amended) A computer-readable medium storing instructions which, when executed by a processor cause the processor to perform a method, the method comprising:
- receiving internal accounting information collectively providing an indication of exposure for ~~said a~~ customer, wherein ~~said the~~ accounting information comprises data relating to open items, new orders, ~~and~~ unbilled items, and billed but not posted items;
 - calculating a total exposure from ~~said the~~ internal accounting information, wherein the total exposure comprises a total of the open items, the new orders, the unbilled items, and the billed but not posted items;
 - determining if ~~said the~~ total exposure is within a predetermined greater than a threshold level of ~~said an~~ internal credit limit ~~or higher~~; and
 - ~~if said triggering an event for follow-up if the~~ total exposure is within a ~~predetermined greater than the threshold~~ level of ~~said the~~ internal credit limit ~~or higher~~, ~~triggering an event for follow-up~~ and updating an internal credit scoring score and the internal credit limit for ~~said the~~ customer.

34. (Currently Amended) The computer-readable medium of claim 33, further comprising the step of setting a new validity date for said the updated internal credit ~~scoring score~~ and the internal credit limit.